

In re:  
Joseph P. Kennedy  
Debtor

Case No. 18-16107-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 21, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph P. Kennedy, 3 Whisper Lane, Malvern, PA 19355-8608
cr	+ Bear Stearns ARM Trust 2005-9, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Bear Stearns ARM Trust 2005-9, MortgageBacked Note, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ Bear Stearns ARM Trust 2005-9, MortgageBacked Note, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
intp	Fidelity Workplace Services, LLC, PO Box 770003, Cincinnati, OH 45277-0070
cr	+ Toyota Lease Trust, c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+ U.S. BANK NATIONAL ASSOCIATION, ET. AL., c/o THOMAS YOUNG HAE SONG, 1617 JFK Blvd. Suite 1400, Philadelphia, PA 19103-1814
14197054	Fidelity Investments Life Insurance Co., P.O. Box 770001, Cincinnati, OH 45277-0050
14243657	+ John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
14197057	Peter Wapner, Esquire, Phelan, Hallinan, Diamond & Jones LLP, One Penn Center Plaza @ Suburban Station, 1617 J.F.K. Blvd., Ste. 1400, Philadelphia, PA 19103-1814
14255885	+ Toyota Lease Trust, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14226816	+ U.S. BANK NATIONAL ASSOCIATION ET AL., c/o THOMAS YOUNG HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd. Suite 1400, Philadelphia, PA 19103-1814
14197060	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
14801350	Wells Fargo Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 22 2024 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2024 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 22 2024 00:40:00	SPECIALIZED LOAN SERVICING LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14213744	Email/PDF: bncnotices@becket-lee.com	Mar 22 2024 00:50:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14223138	Email/Text: notices@bkservicing.com	Mar 22 2024 00:40:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14223261	Email/Text: notices@bkservicing.com	Mar 22 2024 00:40:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
14197055	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2024 00:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

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14197053	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2024 00:50:15	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14197056	+ Email/Text: M74banko@mercedes-benz.com	Mar 22 2024 00:40:00	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
14220983	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 22 2024 00:40:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14197058	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 22 2024 00:40:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
14197059	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 22 2024 00:40:00	Toyota Motor Credit Corp., Toyota Financial Svcs., P.O. Box 8026, Cedar Rapids, IA 52408-8026
14273761	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 22 2024 00:40:00	US Bank Nat. Assoc as Trustee for Bear Stearns, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14214185	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2024 00:39:20	Wells Fargo Bank, N.A., MAC N9286-01Y, P. O. Box 1629, Minneapolis, MN 55440-1629
14197061	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 22 2024 00:50:03	Wells Fargo Home Mortgage, Attn Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court:, Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113
cr	*+	Bear Stearns ARM Trust 2005-9, MortgageBacked Note, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	WELLS FARGO BANK, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14226147	##+	U.S Bank National Association, et.al., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

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ALYK L OFLAZIAN

on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com

DENISE ELIZABETH CARLON

on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Bear Stearns ARM Trust 2005-9, Mortgage-Backed Notes, Series 2005-9, U.S. Bank National Association, as Indenture Trustee kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com

KERI P EBECK

on behalf of Creditor Specialized Loan Servicing LLC, as Servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com

MARIO J. HANYON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET. AL. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

STEPHEN MCCOY OTTO

on behalf of Debtor Joseph P. Kennedy steve@sottolaw.com jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubilee bk.net,no\_reply@ecf.inforuptcy.com

THOMAS SONG

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET. AL. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: <b>JOSEPH P. KENNEDY,</b>  <b>Debtor.</b>	<b>Chapter 13 Bankruptcy</b>  <b>Bankruptcy No. 18-16107-MDC</b>
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**AMENDED**  
**ORDER GRANTING DEBTOR'S MOTION FOR**  
**AUTHORITY TO SELL REAL PROPERTY**

**AND NOW**, upon consideration of the Motion for Authority to Sell Real Property filed by the debtor, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby

**ORDERED**, that the debtor is granted permission to sell their real property located at 3 Whisper Lane, Malvern, Chester County, PA 19335 ("Property"), for the sale price of \$1,667,500.00 pursuant to the terms of a certain real estate agreement of sale dated as of January 27, 2024, to the buyers thereunder, Joshua Julian and Jennifer Hauler Julian ("Buyers").

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the approximate following manner (note that all figures are estimates and are subject to change prior to final closing; Parties shall not be required to obtain an amended or modified order to accommodate such necessary changes):

1.	Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters	<u>\$95,761.40</u>
2.	Liens paid at closing-	<u>\$845,736.80</u>
3.	Real estate taxes, sewer, trash and/or other such items	<u>\$62,074.71</u>
4.	Property repairs, if any	<u>\$0.00</u>
5.	Real estate commission, at no greater than 6%	<u>\$83,375.00</u>
6.	Attorney's fees, if any	<u>\$0.00</u>
7.	Other - Seller Assist	<u>\$116,375.00</u>
	<b>Estimated total costs:</b>	<b><u>\$1,203,322.92</u></b>
	<b>Estimated net proceeds:</b>	<b><u>\$464,177.08</u></b>

This Order is contingent upon any mortgage lien(s) being paid in full at closing pursuant to a proper payoff quote obtained prior to and good through the closing date; or any short payoff shall be approved by mortgagee; and Debtor shall have ninety (90) days from entry of this Order to sell the Property.

From the proceeds of sale, Settlement Agent shall remit the sum of \$38,760 to Kenneth E. West, Standing Chapter 13 Trustee. Any further distribution by the Chapter 13 Trustee shall be made pursuant to a modified Chapter 13 Plan to be filed within ten (10) days following the final settlement of the real estate sale.

The balance of the sale proceeds shall be paid directly to Sellers, Joseph P. Kennedy and Lisa Ferrie-Kennedy.

Any creditors with claims paid at settlement, including SLS and Wells Fargo, shall promptly amend or withdraw their claim(s) as appropriate following final settlement.

The title clerk shall email a completed HUD-1 or settlement sheet from the closing directly to [settlementsheet@ph13trustee.com](mailto:settlementsheet@ph13trustee.com) *immediately prior to* the close of the settlement, and the trustee shall promptly notify the title company of his approval or objections to the sums to be disbursed. Upon trustee approval, the title clerk shall fax a copy of the disbursement check to the trustee at **215-627-6299** and shall immediately transmit the actual disbursement check to the trustee by overnight courier. Per Bankruptcy Rule 6004(h), the 14 day stay as to effect of this Order is hereby waived.

**Additional Terms:**

1. Regarding mortgage lien serviced by Specialized Loan Servicing LLC ("SLS"):
  - a. SLS shall provide to the settlement agent an accurate and timely payoff for their mortgage interest within 24 (twenty-four) hours following the entry of the instant Order.
  - b. The mortgage lien serviced by SLS shall be paid in full in accordance with the payoff provided by SLS; the payoff provided by SLS and used by the settlement agent to determine the amount of the payoff shall be a timely payoff statement. Should the provided payoff statement be found to not be timely or should it be found to have expired prior to settlement, the settlement agent shall be responsible for requesting an accurate, timely payoff statement.
2. Regarding mortgage lien(s) in favor of Wells Fargo Bank, N.A. ("Wells Fargo"):
  - a. Settlement agent shall obtain current payoff quotes from Creditor to ensure the full amount of Creditor's liens are paid. Settlement agent shall contact Creditor the day of closing to ensure the payoff amount is valid and correct.
  - b. The authorized sale may not occur unless Creditor receives the full payoff amount for its lien recorded in the Chester County Recorder of Deeds Office on October 18, 2005, at Document Identification Number 10586974 (the "Lien").
3. Partial settlements or payoffs will not constitute "settlement" for the purpose of the instant Order. All lienholders must receive the full amounts of described by their respective payoff statements in order for "settlement" to occur.

4. The settlement agent shall insure that a proper and timely payoff quotes are used to determine the full and final amount due to the mortgage creditors.

Dated: March 21, 2024



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HONORABLE MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

**CONSENTED TO ON THIS 21<sup>ST</sup> DAY OF MARCH 2024:**

/s/Alyk L. Oflazian  
Alyk L. Oflazian, Esquire  
Manley Deas Kochalski, LLC  
Counsel for Wells Fargo

/s/Stephen M. Otto  
Stephen M. Otto, Esquire  
Counsel for Debtor